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The housing question

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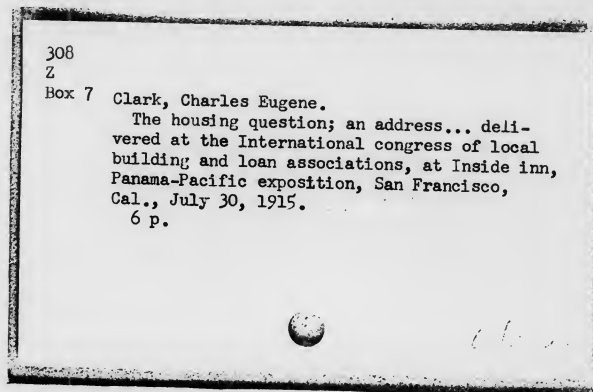
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The Housing Question



AN ADDRESS BY

CHARLES EUGENE CLARK,

President United States League of Local Building and Loan
Associations, delivered at the International Congress
of Local Building and Loan Associations, at
Inside Inn, Panama-Pacific Exposition,
San Francisco, Cal., July 30, 1915.

The Housing Question.

[An Address by CHAS. EUGENE CLARK, President United States League of Local Building and Loan Associations, delivered at the International Congress of Local Building and Loan Associations at Inside Lun, Panama-Pacific Exposition, San Francisco, July 30, 1915.]

Mr. President, Ladies and Gentlemen:

In all progressive communities we find a people trying to correct abuses and to increase the sum of human happiness.

Our entire land and its population are a part of our common country, and the aim of its inhabitants should be the sum total of human enjoyment and progress.

Empires find the reason for their being in the families of which they are composed, for the unit of every nation is the home, and our *American Homes* are the foundation of our Republic.

In all civilizations good housing is vital and pertinent to their best interests, for in the final analysis it is for homes for which they labor and which inspire their being and make most largely for human happiness and comfort.

If our beliefs do not advance our welfare, both individually and as members of the community, strengthen us and make us more effective in the struggle for a rational existence, advance our civilization and better enable us to combat hunger and want, and assist us in securing suitable habitations for ourselves and families, then they are non-effective and should be discarded.

Social progress should ever seek to relieve distress, multiply human conveniences and increase human joys, "make for an economic development, political stability and a desirable social life."

In the struggle of life, we must, if we would barely exist, procure both food and shelter; a broader existence implies a larger enjoyment of all those necessities that conduce to civilized life.

Through the method of men's living, we differentiate the civilized from the barbarous. For as men are progressive, we find them correcting abuses and endeavoring to increase the sum of human happiness.

The vigor, progress and civilization of a nation is measured by and fully reflected in the economic and social status of its people and the homes which they occupy. For as same are ample, sanitary and wholesome, so are their occupants healthy, progressive, industrious and patriotic.

The individual household is the community in embryo and the welfare of the individual and that of the family is of first consideration to the state.

So before we can advance the state and improve society we must elevate its citizens. For as water cannot rise above its source, so no state or people can exceed its component parts. It but reflects the texture of its basic warp and woof.

The proper housing of a people is of prime importance and one fraught with great consequences, as measured in terms of general welfare.

Crowded tenements stifle all refining influences, entail misery, breed disease, vice and crime, banish hope and multiply human woe.

Through crowded and unsanitary conditions arise epidemics of typhus and cultures of tuberculosis, with death ever claiming his toll, to the impoverishment of the community and the state.

If we would have communities of happy, healthy, successful people, we must improve the living conditions of their inhabitants.

We must cause to be erected more ample, convenient and sanitary homes, wherein refinement and intelligence, as well as hope and contentment may dwell, and the general welfare will be thus promoted.

We must inspire the masses to a larger sense and knowledge of *truth and beauty*, through an ennobling environment of parks, grass plots and flower gardens, as is done in the garden cities of England and the continent.

Otherwise their mental and moral horizons will be measured by that of their starved, confined and degrading surroundings.

Let us never forget that a man but reflects his environment and that the unit of the nation is the home, and that authority and responsibility for its condition and the state of its occupant go hand in hand, and that the greatness of the state depends upon the character of its citizens and that a high standard of character is ever inspired and insured through proper economic and physical conditions.

Both the city and the state must assist, through proper sanitary and building regulations, in securing and insuring a better housing. We are told that the deaths due to preventable causes far outnumber the slain in all the battles of the armies of the world.

Life at best is ever a struggle, and disease is said to be an unerring gunman and slays by platoons.

In this, the twentieth century, we are fast discovering that desirable and proper housing is vitally connected with cheap and convenient transit. They walk with equal footsteps; there must be co-operation between them.

Our congested populations, and especially those living in unsanitary, crowded tenements and all slum population, must be scattered and re-located over a larger and more healthful territory, and abide in homes, with ample air, sunlight and more pleasing surroundings. It is in the attainment of these purposes that the

European cities furnish to us object lessons which we may well copy. For the modern cities of Germany are built along such lines, as will furnish the greatest amount of health, comfort and conveniences to their citizenry. Their mission is municipal house-keeping and communal living.

Their traction lines are extended far into the suburbs, while building zones are laid out and regulated so as to afford their residents every possible convenience.

Our traction lines, including the interurbans, are helping to eliminate our crowded and unsanitary tenements and congested districts in our cities. They are scattering our population over a wider territory and are diversifying and beautifying the land with more commodious homesteads, wherein are raised families of healthy, contented children.

Where necessity compels family residence in congested districts, the tenements occupied by them should be made to conform to all proper regulations of the architect and sanitary engineer, including the necessary conveniences of domestic habitations, which largely insure wholesome family life.

Mere miserable tax-earners and rent-getters should not be permitted to exist. They are the bane of the tenement world, breeders of pestilence and infamy and blotches on our modern civilization.

It has been well said that the death of a strong man is the loss of all that he has cost. It is yet more. For his family and society lose, through his untimely demise, the value and fruit of his labor had he been otherwise spared to a reasonable life of usefulness.

We are told that fevers, which rise in the cellars of the pauper and in the unsanitary cesspools of the tenements, travel the public sewers and stalk in the mansions of the rich and add to the harvests of death. Thus fevers, though incorporeal and insensible, are more deadly than shotted cannon, more far-reaching than poison bombs.

Proper housing must insure freedom from preventable diseases, contaminated water, foul air, improper drainage and overcrowding. Such was the ideal which actuated the governing authorities in the chief cities of Great Britain, when in the last two decades they have condemned and destroyed many overcrowded, unsanitary and congested districts and either built modern tenements for the housing of their people or scattered them in their suburbs.

Good housing spells ample house room, abundant air and sunlight, sanitary plumbing and sewage.

It insures health, happiness and contentment, with the willingness and ability to do useful, remunerative labor. It makes for an ambitious people, cultivates good humor, amiability, modesty, and

fosters that virtuous domestic life which constitutes the sum total of human enjoyment, and upon whose existence and integrity is founded the welfare of society and that of the state.

We must never forget that much of the degradation of life is heightened through lack of those facilities which insure cleanliness and modesty. We see this emphasized as we thread our way through the congested districts in our own great cities, as well as those of Europe.

The proper housing of one's self and family, in that domestic retreat called *home*, as well as properly sanitary arranged, conveniently located and well built school houses, churches, factories and other edifices wherein human beings live, congregate or labor, are all factors in the housing question and make for civic betterment.

As we improve their surroundings through the furnishing of ample air and sunlight and garnish them with shrubbery and flowers, we make them more beautiful, wholesome and effective; and they pay larger dividends, which are ever insured by a contented people.

Good housing is largely dependent upon the income of the occupants. Our householders must have fair remuneration from their labor, for the cost of housing is measured in money, either as rent or cost of building and carriage, as well as that of transportation.

The ladder which ascends to heaven must rest upon earth and living is based upon mathematics, that is *money*.

When the laborer is found worthy of his hire and recompensed accordingly, the housing question is partly solved. Both master and man must work together to promote their mutual well-being.

Crime is said to be the product of neglect and the tenement house a Babel. Let it become an Ark of safety, sanity, healthfulness and comfort and the modern masses may be saved, as were those in the Ark of old, from epidemics that otherwise will sweep them away as by a flood.

Good housing is largely that of the progress of the social spirit. It but reflects the higher ethics. Society must subordinate self to social good and thus serve the general welfare. For we are our brother's keeper and the Divine commandment is "That ye love one another," that is, serve one another. For it is through duty and service that we enter the temple of life, through the gate called Beautiful.

Through an advanced sense of civic pride and beauty much is being accomplished in the way of better housing of the masses throughout the world, and we in America are actively engaged in the movement. Philanthropy and a keen sense of the value and desirability of better social conditions are opening the way for better housing.

Our municipal authorities, as well as those enlightened communities abroad, see in better tenement conditions increased health among the people, with a decreased hospital maintenance, a more useful and contented citizenry, increased land values, with a larger trade and business.

We may expedite better housing through the purchase of larger areas of land and the building of a fixed type of house thereon, the cost of erection of which is materially cheapened through uniformity in building and by the saving made through the wholesale purchase of materials, as well as the minimum profit that builders are willing to take on a wholesale proposition.

In addition to the helpful work of our own beloved associations, we may hasten a realization of better housing through the purchase of land, either by the municipalities or philanthropic associations, and thus afford suitable building sites and cause the erection thereon at most reasonable prices and terms, homes for the masses. This practice is now much in vogue among the nations of continental Europe and has gained a foothold in our own land.

To insure better housing the authorities must in a measure fix the standard of living by prescribing proper sanitary conditions and insist that not exceeding a given number of persons may simultaneously use and occupy a given amount of house room, thereby insuring ample breathing space, sufficient house room, air and sunlight, which make for health.

Cities must encourage a larger building area by the extension, through a liberal treatment, under proper regulation, of all those public utilities, including those of light, water and transportation, which are large factors and make so much for the health and convenience of their inhabitants, and which conduce so greatly to a city's growth and make for its future.

We must make our cities and homes both attractive and livable. Utility and beauty should be our watch-words and we should never permit business to trespass upon privacy or cleanliness.

It should ever be the endeavor of the local building and loan associations and kindred societies of this, our common country, to contribute in all things, properly within their province, which will make for better housing by encouraging our wage earners, in a larger degree if possible, to become house holders, home owners.

By so doing we will contribute to the happiness of our people. We will conduce to the building, broadening, enriching and ripening of characters that elevate human nature and advance our civilization and which make for the establishment and multiplicity of proper *American homes* and for a higher type of men and women, the very flower, as well as the ripened fruit of a most advanced civilization.

We hold open the door of hope to the masses, for the willing, the striving and the ambitious, who may through the local building and loan association and kindred societies of this, our common country, as well as those throughout the world, secure better homes. We work and make for *better housing*.

God helps them that help themselves, and self help when working in conjunction with our gospel of *co-operation* spells *certain success*. Through proper endeavor much is accomplished and through supreme effort is born perfection. We bring the music of a new day and inspire all to a greater progression.

Though the state may give us an economic holding, we are told that only we ourselves can make it into an earthly paradise, one which will lead to the creation of perfect human beings and thus help to lift earth towards heaven. This we can do by the creation of better housing conditions, which make for good housing, that is, better homes, in which are crystalized our civilization and hope of heaven.



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